

Based upon the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows:

IN THE CLAIMS:

Please cancel claims 21-40, without prejudice, and please add the following new Claims 41-60 as follows:

-- 41. An apparatus for providing financial information and/or investment information, comprising:-

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a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a

telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor;

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a receiver, wherein the receiver receives a request for information regarding a change in at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the request is automatically received from a first communication device associated with an individual;

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a processor, wherein the processor detects a change in the at least one factor and processes the request in conjunction with the information stored in the database, and further wherein the processor generates a report, wherein the report contains information regarding the change in the at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor, wherein the report further contains at least one of historical information, statistical information and forecasting information; and

a transmitter, wherein the transmitter transmits the report to at least one of the first communication device and a second communication device, wherein the

second communication device is associated with the individual, and further wherein the report provides information regarding the change in the at least one factor,

wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a contract, is at least one of a financial factor, a factor model, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event,

wherein at least one of the first communication device and the second communication device is at least one of a personal computer, a network computer, a hand-held

computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein said report contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

42. An apparatus for providing financial information and/or investment information, comprising:

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a receiver, wherein the receiver receives a request to receive information regarding a change in at least one factor along with information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a

bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, wherein the request is received from a communication device associated with an individual;

3 1
a processor, wherein the processor detects the change in the at least one factor, and further wherein the processor processes the request and generates at least one of a signal, a message, and a report, containing information regarding the change in the at least one factor along with information regarding the correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

a transmitter, wherein the transmitter transmits the at least one of a signal, a message, and a report, to a communication device associated with the individual.

43. The apparatus of claim 42, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, is at least one of a financial factor, a factor model, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

44. The apparatus of claim 42, wherein the

communication device is at least one of a personal computer, a network computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein the at least one of a signal, a message, and a report, contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

31 45. The apparatus of claim 42, further comprising :

a database, wherein the database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an

energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

46. The apparatus of claim 42, wherein the information stored in the database is updated by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

47. The apparatus of claim 42, wherein the at least one of the signal, the message, and the report, further contains at least one of at least one of statistical information, forecasting information, and historical information, forecasts regarding future behavior, forecasts regarding price movements, and forecasts regarding valuation, regarding the at least one of stock(s), bond(s), security, securities, portfolio(s) of securities, market instrument(s), index instrument(s), mutual fund(s), trust(s), a currency, currencies, a commodity, commodities, foreign exchange rate(s), interest

rate(s), utility service(s), utility product(s), energy service(s), energy product(s), telecommunication service(s), telecommunication product(s), debt product(s), credit product(s), credit derivative product(s), derivative(s), option(s), future(s), forward(s), contract(s), and financial instrument(s).

48. The apparatus of claim 42, wherein the at least one of a signal, a message, and a report, is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, a telephone call, and a physical mail delivery.

49. A method for providing financial information and/or investment information, comprising:

receiving a request to receive information regarding a change in at least one factor along with information regarding a correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity,

commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, wherein the request is automatically received by a receiver;

detecting the change in the at least one factor;

processing the request with a processing device;

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generating at least one of a signal, a message, and a report, with the processing device, wherein the at least one of a signal, a message, and a report, contains information regarding the change in the at least one factor along with information regarding the correlation of the at least one factor with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility

product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

transmitting the at least one of a signal, a message, and a report, to a communication device associated with an individual.

50. An apparatus for providing financial information and/or investment information, comprising:

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a receiver, wherein the receiver receives a request to receive information, wherein the request contains at least one of a request to receive information regarding a change in at least one factor, a request to receive information regarding a correlation of a change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a

market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and an instruction to perform a transaction on behalf of an individual;

31
a processor, wherein the processor detects a change in the at least one factor, and further wherein the processor determines a correlation of the change in the at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an

energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein the processor performs a transaction on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual, and further wherein the processor generates a report, wherein the report contains information regarding at least one of the change in the at least one factor, correlation information regarding the change in the at least one factor with the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a

bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and information regarding the transaction performed by the processor on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual; and

a transmitter, wherein the transmitter transmits the report to a communication device associated with the individual.

51. The apparatus of claim 50, wherein the at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, is at least one of a

financial factor, a factor model, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

52. The apparatus of claim 50, wherein the communication device is at least one of a personal computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein said report contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

53. The apparatus of claim 50, further comprising :

a database, wherein the database stores information regarding at least one factor and information

regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with the at least one factor.

54. The apparatus of Claim 53, wherein the information stored in the database is updated by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

55. The apparatus of claim 50, wherein the report further contains at least one of statistical information, forecasting information, and historical information, forecast information regarding future behavior, forecast information regarding price movements, and forecast

information regarding valuation, regarding the at least one of a stock(s), a bond(s), a security, securities, portfolio(s) of securities, market instrument(s), index instrument(s), mutual fund(s), trust(s), a currency, currencies, a commodity, commodities, foreign exchange rate(s), interest rate(s), utility service(s), utility product(s), energy service(s), energy product(s), telecommunication service(s), telecommunication product(s), debt product(s), credit product(s), credit derivative product(s), derivative(s), option(s), future(s), forward(s), contract(s), and financial instrument(s).

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56. The apparatus of claim 50, wherein the report is transmitted as at least one of an electronic transmission, an e-mail transmission, a facsimile transmission, a telephone message, a telephone call, and a physical mail delivery.

57. The apparatus of claim 50, wherein the request includes at least one of a legally binding authorization, an electronic signature, an electronic form submission of a power of attorney, and a written submission of a power of attorney, to perform a transaction on behalf of the individual.

58. The apparatus of claim 50, wherein the transaction involves at least one of purchasing, buying, selling, trading, borrowing, exchanging, taking a position in, obtaining a position in, and liquidating a position in, at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a financial instrument, and a contract associated with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a

credit product, a credit derivative product, a derivative, an option, a future, a forward, and a financial instrument.

59. The apparatus of claim 50, wherein the report further contains information regarding the transaction performed by the apparatus.

60. A method for providing financial information and/or investment information, comprising:

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receiving a request to receive information, wherein the request contains at least one of a request to receive information regarding a change in at least one factor, a request to receive information regarding a correlation of a change in at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a

telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and an instruction to perform a transaction on behalf of an individual;

detecting the change in the at least one factor;

B(determining the correlation of the change in the at least one factor with at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative,

an option, a future, a forward, a contract, and an account, wherein a processor determines the correlation;

performing a transaction on the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual;

generating a report, wherein the report contains information regarding at least one of the change in the at least one factor, correlation information regarding the change in the at least one factor with the at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative,